

<b>Information to identify the case:</b>			
Debtor 1	<b>Tina Guider</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>20-02010</b>		
	Social Security number or ITIN	<b>xxx-xx-7355</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 1/23/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Tina Guider	
<b>2. All other names used in the last 8 years</b>	aka Tina Houston-Guider	
<b>3. Address</b>	16773 Hazelwood Drive Plainfield, IL 60586	
<b>4. Debtor's attorney</b> Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/24/20

**For more information, see page 2**

Debtor **Tina Guider**

Case number **20-02010**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 11, 2020 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	<b>Location:</b> <b>801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/11/20</b>          <b>Filing deadline: 4/2/20</b>  <b>Filing deadline: 7/21/20</b>          <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>4/3/20 at 10:45 AM</b> , Location: <b>Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432</b>  <b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Tina Guider  
 Debtor

Case No. 20-02010-LAH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ahamilton  
 Form ID: 3091

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Tina Guider, 16773 Hazelwood Drive, Plainfield, IL 60586-5854  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 28574899 +American Web Loan, 10026-A S Mingo Road, Suite 189, Tulsa, OK 74133-5700  
 28574900 +Arbor Creek Townhouse, 2756 Caton Farm Road, Joliet, IL 60435-1309  
 28574902 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413)  
 28574903 #+Carrington Mortgage Se, 15 Enterprise St, Aliso Viejo, CA 92656-2653  
 28574905 +Chad R Sounders, Attorney at Law, 175 N Archer, Mundelein, IL 60060-2301  
 28574906 City Of Joliet Parking Tickets, Legal Department, PO Box 5001, Joliet, IL 60434-5001  
 28574914 +Illinois Tollway, Bankruptcy Department, PO Box 5544, Chicago, IL 60680-5491  
 28574915 +Illinois Tollway Headquarters, 2700 Ogden Ave., Downers Grove, IL 60515-1703  
 28574918 Linebarger Goggan Blair & Sampson, Attorneys at Law, PO Box 06357, Chicago, IL 60606-0357  
 28574919 +Municipal Collection of America, In, 3348 Ridge Road, Lansing, IL 60438-3112  
 28574920 +Oluwadare Ogunyinka, c/o Flaherty Law, 24047 W Lockport St., Ste 201C,  
 Plainfield, IL 60544-1680  
 28574921 +Progressive Insurance Company, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182  
 28574923 +Tbom/Total Card, PO Box 85710, Sioux Falls, SD 57118-5710  
 28574924 +Village of Forest Park, 517 Des Plaines, Forest Park, IL 60130-1800  
 28574925 Village of North Riverside, Red Light Violation, PO Box 7641, Carol Stream, IL 60197-7641  
 28574926 Village of Plainfield, Automated Enforcement Program, PO Box 22091, Tempe, AZ 85285-2091

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegelbk@gmail.com Jan 25 2020 01:42:13 David M Siegel,  
 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOT.GOV Jan 25 2020 01:43:10 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28574901 +E-mail/Text: bankruptcies@banfield.net Jan 25 2020 01:44:04 Banfield Pet Hospital,  
 Bankruptcy Department, PO Box 13998, Portland, OR 97213-0998  
 28574904 +EDI: PHINGENESIS Jan 25 2020 06:28:00 Cb Indigo/gf, Po Box 4499,  
 Beaverton, OR 97076-4499  
 28574907 +E-mail/PDF: creditonebknofications@resurgent.com Jan 25 2020 01:47:07 Credit One,  
 Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
 28574908 +EDI: NAVIENTFKASMDOE.COM Jan 25 2020 06:28:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 28574909 +E-mail/Text: bankruptcy@edward.org Jan 25 2020 01:43:57 Edward Hospital & Health Services,  
 801 South Washington St., Naperville, IL 60540-7499  
 28574910 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jan 25 2020 01:46:17 Exeter Finance LLC,  
 Po Box 166097, Irving, TX 75016-6097  
 28574911 +EDI: PHINHARRIS Jan 25 2020 06:28:00 Harris & Harris, Ltd, 111 West Jackson Blvd,  
 Suite 400, Chicago, IL 60604-4135  
 28574912 +EDI: IIC9.COM Jan 25 2020 06:28:00 I.c. System, Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 28574913 E-mail/Text: rev.bankruptcy@illinois.gov Jan 25 2020 01:43:21 Illinois Dept. of Revenue,  
 Bankruptcy Unit, P.O. Box 19035, Springfield, IL 62794-9035  
 28574916 EDI: IRS.COM Jan 25 2020 06:28:00 IRS, Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 28574917 +E-mail/Text: NDAILY@KSNLAW.COM Jan 25 2020 01:42:54 Kovitz Shifrin Nesbit,  
 175 N Archer Ave, Mundelein, IL 60060-2301  
 28574922 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 25 2020 01:46:18 Regional Acceptance Co,  
 1424 E Fire Tower Road, Greenville, NC 27858-4105

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0752-1

User: ahamilton  
Form ID: 309I

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jan 24, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Tina Guider davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com; johnellmannlaw@gmail.com

Glenn B Stearns stearns\_g@lisle13.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Ronald J. Kapustka on behalf of Creditor Arbor Creek Townhome Association ndaily@ksnlaw.com  
TOTAL: 4